

## WHAT IS CLAIMED IS:

1. A personal information application system comprising:

a personal information terminal recording personal information related to a

5 consumer being its owner as electronic data; and

an information processing part, having a connection interface capable of connecting said personal information terminal thereto without through a network, recording advertisement information related to merchandise and/or service as electronic data, wherein

10 said information processing part reads said personal information and said personal information terminal reads said advertisement information when said personal information terminal is connected to said information processing part through said connection interface.

15 2. The personal information application system according to claim 1, wherein  
said personal information includes information related to merchandise and/or service desired by said consumer, and

20 said advertisement information includes advertisement information related to merchandise and/or service desired by said consumer selected on the basis of previously read said personal information.

3. The personal information application system according to claim 2, wherein

said information processing part further has a display part for displaying advertisement information related to said merchandise and/or service desired by said consumer when said personal information terminal is electrically connected to said

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information processing part through said connection interface.

4. The personal information application system according to claim 1, wherein  
said personal information terminal and said information processing part have an  
5 electronic settlement function, and

said electronic settlement function is executable when said personal  
information terminal is connected to said information processing part through said  
connection interface.

10 5. A personal information application system comprising:  
a personal information terminal recording personal information related to a  
consumer being its owner as electronic data; and  
a plurality of information processing parts, connectable with said personal  
information terminal through or without through a network, recording advertisement  
15 information related to merchandise and/or service as electronic data, wherein  
one of said information processing parts reads said personal information and  
said personal information terminal reads said advertisement information when said  
personal information terminal is connected to said one of said information processing  
parts, and  
20 said personal information is electronic data recorded in a common format  
readable by all said plurality of information processing parts.

25 6. The personal information application system according to claim 5, wherein  
every said advertisement information from said plurality of information  
processing parts is displayed in a common display form in said personal information

terminal.

7. The personal information application system according to claim 5, wherein said personal information terminal and said plurality of information processing

5 parts have an electronic settlement function, and

said electronic settlement function is executable when said personal information terminal is connected to said information processing part.

8. A personal information application system comprising:

10 a plurality of personal information terminals recording personal information related to consumers being owners thereof as electronic data;

a plurality of first information processing parts recording advertisement information related to merchandise and/or service as electronic data; and

15 a second information processing part connectable with said personal information terminals and said first information processing parts through or without through a network for reading said personal information and said advertisement information from said personal information terminals and said first information processing parts and recording the same, wherein

said personal information includes information related to merchandise and/or 20 service desired by said consumers, and

said second information processing part transmits consumer information related to general trends of consumers created on the basis of said personal information to said first information processing parts,

while transmitting advertisement information related to said merchandise 25 and/or service desired by said consumers selected from said advertisement information

on the basis of previously read said personal information to said personal information terminals.

9. The personal information application system according to claim 8, wherein  
5           said first information processing parts are capable of reading said personal information recorded in said second information processing part.

10. The personal information application system according to claim 8,  
wherein

10           said personal information terminals and said first information processing parts are connectable with each other through or without through a network,

              said personal information terminals and said first information processing parts have an electronic settlement function, and

15           said electronic settlement function is executable when said personal information terminals are connected to said first information processing parts.